SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on November 17, 2006, Cynthia Armstrong and James Armstrong, Joint executed a certain deed of trust to Kirk Smith, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc. which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2610 at Page 300; and

WHEREAS, said Deed of Trust was subsequently assigned to Deutsche Bank National Trust Company, as Trustee for GSAA Home Equity Trust 2007-5, Asset-Backed Certificates, Series 2007-5 by instrument dated September 1, 2010 and recorded in Book 3224 at Page 537 and by that corrective assignment dated January 10, 2011 and recorded in Book 3393 at Page 340 of the aforesaid Chancery Clerk's office; and

WHEREAS, Deutsche Bank National Trust Company, as Trustee for GSAA Home Equity Trust 2007-5, Asset-Backed Certificates, Serieis 2007-5 has heretofore substituted J. Gary Massey as Trustee by instrument dated March 15, 2012 and recorded in the aforesaid Chancery Clerk's Office in Book 3,423 at Page 557; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Deutsche Bank National Trust Company, as Trustee for GSAA Home Equity Trust 2007-5, Asset-Backed Certificates, Serieis 2007-5, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on May 29, 2012 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 233 Stone Creek Subdivision, Phase C of Plum Point Villages PUD, in Section 6, Township 2 South, Range 7 West, and Section 1, Township 2 South, Range 8 West, as shown by plat of record in Plat Book 67, Pages 34-36, Chancery Clerk's Office for Desoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 23rd day of April, 2012.

J. Gary Massey

SUBSTITUTED TRUSTEE

5-29-12

Shapiro & Massey, L.L.C. 1910 Lakeland Drive Suite B Jackson, MS 39216 (601)981-9299

5783 Kayla Drive Southaven, MS 38671 11-004178JC

Publication Dates: May 1, 8, 15, and 22, 2012

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 25th day of November, 2002 and acknowledged on the 25th day of November, 2002, Kenneth M. Oswalt, married joined herein by Christina Oswalt, executed and delivered a certain Deed of Trust unto Arnold Weiss, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Pulaski Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1609 Page 715; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to Federal National Mortgage Association by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3389 at Page 776; and

WHEREAS, on the 24th day of June, 2011, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3317 at Page 109; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 119, Section D, Ranch Meadows Subdivision, located in Section 25, Township 1 South, Range 9 West, DeSoto County, Mississippi, as recorded in Plat Book 76, Pages 6-7 in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 1st day of May, 2012.

Michael Jedynak Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

FM/F11-0966

PUBLISH: 5-8-12 / 5-15-12 / 5-22-12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 28th day of November, 2005 and acknowledged on the 28th day of November, 2005, Avonettra Hunt, executed and delivered a certain Deed of Trust unto Robin Glynn, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2362 at Page 465; and

WHEREAS, on the 18th day of April, 2011, Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., assigned said Deed of Trust unto BAC Home Loans Servicing, LP fka Countrywide Home Loan Servicing, LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3297 at Page 110; and

WHEREAS, on the 3rd day of December, 2007, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2827 at Page 386; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 7; Chickasaw Heights Subdivision, in Section 23, Township 1 South, Range 7 West, DeSoto County, Mississippi, as shown on plat of record in Plat Book 90, Pages 29-31, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

7-29-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 27th day of April, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

FM/F07-2582

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 5th day of March, 2007 and acknowledged on the 5th day of March, 2007, Clay Gateley and wife, Lauren Gateley, executed and delivered a certain Deed of Trust unto Robin Glynn, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2678 at Page 668; and

WHEREAS, on the 4th day of April, 2012, Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc., assigned said Deed of Trust unto Bank of America, N.A. successor by merger to BAC Home Loans Servicing, LP FKA Countrywide Home Loans Servicing, LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3427 at Page 631; and

WHEREAS, on the 12th day of April, 2012, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3427 at Page 632; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 71, Final Plat Division of Lot 8, Bailey Station PUD, situated in Section 28, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 77, Page 38, in the office of the Chancery Clerk of DeSoto County, Mississippi.

5-29-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 1st day of May, 2012.

Michael Jedynak Substitute Trustee

2309 Oliver Road Monroe, LA 71201

(318) 330-9020

FM/F11-1158

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 6th day of September, 2000 and acknowledged on the 6th day of September, 2000, Michael Loden, a married man, Amber Loden, wife, executed and delivered a certain Deed of Trust unto Shirley A Smith, Trustee for National City Mortgage Co dba FNMC, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1246 at Page 568; and

WHEREAS, on the 14th day of September, 2000, National City Mortgage Co dba First National Mortgage Corporation assigned said Deed of Trust unto The Leader Mortgage Company, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1275 at Page 282; and

WHEREAS, on the 29th day of December, 2010, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3260 at Page 782; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 61, Section A, Magnolia Lakes Subdivision, in Section 35, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 59, Pages 1-4, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 30th day of April, 2012.

Sean A. Southern Substitute Trustee 2309 Oliver Road

Monroe, LA 71201 (318) 330-9020

FM/F10-3137

PUBLISH: 5-8-12 / 5-15-12 / 5-22-12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 2nd day of February, 2009 and acknowledged on the 2nd day of February, 2009, Shannon B. Nunn, and Cynthia Nunn, Husband and Wife, executed and delivered a certain Deed of Trust unto Wells Fargo Escrow Co., LLC, Trustee for Wells Fargo Bank, NA, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2994 at Page 1; and

WHEREAS, on the 14th day of March, 2012, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3414 at Page 371; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

All that certain parcel of land situated in the County of DeSoto and State of Mississippi being known and designated as follows: Lot 123, Section "C" Rosebury S/D, Section 10, Township 2 South, Range 7 West, as shown on plat of record in Plat Book 97, Page 28 in the Chancery Clerk's office of Desoto County, Mississippi to which plat reference is hereby made for a more particularly description of said property.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 16th day of April, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

5-29-12

FM/F12-0458

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 29th day of October, 1999, and acknowledged on the 29th day of October, 1999, Russell A. Maggiore and Susan K. Maggiore married, executed and delivered a certain Deed of Trust unto Shirley A. Smith, Trustee for National City Mortgage Co dba FNMC, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1163 at Page 71; and

WHEREAS, on the 9th day of November, 1999, National City Mortgage Co dba First National Mortgage Corporation, assigned said Deed of Trust unto The Leader Mortgage Company, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 1178 at Page 537; and

WHEREAS, on the 19th day of April, 2012, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3429 at Page 751; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 106, Section B, The Highlands at North Creek, in Section 17, Township 1 South, Range 8 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 66 page 3, in the office of the Chancery Clerk of Desoto County, Mississippi

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 2nd day of May, 2012.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

ksw/F12-0686

PUBLISH: 5.8.12/5.15.12/5.22.12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 10th day of February, 2006, and acknowledged on the 10th day of February, 2006, Jerry Baxter and Jody Baxter, husband and wife as joint tenants, executed and delivered a certain Deed of Trust unto Scott R. Valby, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Franklin American Mortgage Company, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2414 at Page 38; and

WHEREAS, on 4th day of November, 2010, Mortgage Electronic Registration Systems, Inc. as nominee for Franklin American Mortgage Company, assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3238 at Page 548; and

WHEREAS, on the 26th day of November, 2010, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3247 at Page 763; and

WHEREAS, the subject deed of trust was reformed by judgment rendered in the matter styled Wells Fargo Bank, NA v. Jerry Baxter, et al, Cause No. 11-1648 of the Chancery Court of Desoto County, Mississippi, rendered on the 21st day of March, 2012, said judgment reforming the Legal description of that certain Deed of Trust appearing in the Lawrence County land records at Book 2414 Page 38. Said judgment appearing in the Desoto County Chancery Clerk's land records in DK T Book 3421 Page 18 on April 2, 2012;; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

A legal description of a 2.00, more or less, acre tract of land being known as proposed Lot 19, Sheltowee West Subdivision and being located in the Southeast quarter of Section 33, Township 3 South, Range 6 West, Desoto county, Mississippi and being more particularly described as follows:

Commencing at the approximate centerline intersection of Countyline road and Massey Road said intersection being commonly accepted as the Southeast corner of Section 33, Township 3 South, Range 6 West, Desoto County, Mississippi; thence North 00 degrees 00 minutes 00 seconds West a distance of 1467.03 feet to a point; thence North 90 degrees 00 minutes 00 seconds West a distance of 687.64 feet to a steel fence post (set) said fence post being the point of beginning for the herein described tract of land; thence South 89 degrees 07 minutes 03 seconds West a distance of 59.96 feet to a point of curvature; thence Northwestwardly a distance of 42.22 feet along a curve to the right (having delta = 06 degrees 27 minutes 02 seconds, radius = 375.00, ch. Brg. = North 87 degrees 39 minutes 26 seconds West ch. Len. = 42.20 feet) to a steel fence post (set); thence North 84 degrees 25 minutes 55 seconds West a distance of 188.65 feet to a steel fence post (set); thence North 00 degrees 52 minutes 57 seconds West a distance of 288.02 feet to an iron pin (set); thence North 90 degrees 00 minutes 00 seconds East a distance of 289.59 feet to an iron pin (set); thence South 00 degrees 52 minutes 57 seconds East a distance of 307.13 feet to the point of beginning and containing 2.00, more or less acres (87,114, more or less, s.f.) of land being subject to all codes easements, subdivision regulations, subdivision restrictions, and rights of way of record.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 2nd day of May, 2012.

Sean A. Southern Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

5-29-12

ksw/F10-2838

PUBLISH: 5.8.12/5.15.12/5.22.12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 12th day of November, 2008 and acknowledged on the 12th day of November, 2008, Mary E. Martin-Craven joined herein by Jeffery E. Craven, executed and delivered a certain Deed of Trust unto Kathryn L. Harris, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Community Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2966 at Page 669 and rerecorded in Book 2990 at Page 230; and

WHEREAS, on the 1st day of November, 2011, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Bank Of America, N.A., Successor By Merger To BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3364 at Page 299; and

WHEREAS, on the 28th day of March, 2012, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3421 at Page 573; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 220, Phase IV, Alexander Crossing P.U.D., located in Section 27, Township 1 South, Range 6 West, DeSoto County, Mississippi, as recorded in Plat Book 98, Pages 4-5, in the office of the Chancery Clerk of DeSoto County, Mississippi.

5-29-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 13th day of April, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

FM/F12-0670

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 29th day of May, 2007, and acknowledged on the 29th day of May, 2007, Samuel T. Goodwin, an unmarried man, executed and delivered a certain Deed of Trust unto Recon Trust Company, N.A., Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2725at Page 785; and

WHEREAS, on the 13th day of March, 2009, Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc., assigned said Deed of Trust unto Countrywide Home Loans Servicing, LP, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3009 at Page 327; and

WHEREAS, on the 16th day of April, 2012, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3429 at Page 398; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 2049, Section I, Southaven West Subdivision in Section 23, Township 1 South, Range 8 West, Desoto County, Mississippi, as shown on plat of record in Plat Book 3, Pages 42-43, in the Chancery Clerk's Office of Desoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 2nd day of May, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

ksw/F12-0801

PUBLISH: 5.8.12/5.15.12/5.22.12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 24th day of March, 2005, and acknowledged on the 24th day of March, 2005, Aaron D. Fowler, unmarried and James W. Sargent, unmarried, executed and delivered a certain Deed of Trust unto William H. Glover, Jr., Trustee for Wells Fargo Bank, N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2185 at Page 608; and

WHEREAS, on the 8th day of March, 2012, Wells Fargo Bank, N.A., assigned said Deed of Trust unto HSBC Bank USA, National Association, not in its Individual Capacity, but solely as Trustee on Behalf of GSAA Home Equity Trust 2005-12, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3414 at Page 352; and

WHEREAS, on the 9th day of April, 2012, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3426 at Page 426; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 29, First Addition, Cedar Crest Estates Subdivision, Located in Section 10, Township 2 South, Range 6 West, as recorded in Plat Book 42, Pages 39-40, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 2nd day of May, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

tdp/F12-0731

PUBLISH: 5.8.12/5.15.12/5.22.12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 4th day of February, 2008 and acknowledged on the 4th day of February, 2008, Elizabeth A. Haun and Charles G. Haun, wife and husband, executed and delivered a certain Deed of Trust unto Wells Fargo Escrow Co., LLC, Trustee for Wells Fargo Bank, N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2853 at Page 109 and rerecorded in Book 2859 at Page 639; and

WHEREAS, on the 18th day of April, 2012, the Holder of said Deed of Trust substituted and appointed John C Morris IV as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3429 at Page 753; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 46, Vaiden Ridge Subdivision, Section 18, T3S, R7W, according to the plat thereof as recorded in Plat Book 97, Pages 30-31, of the Office of the Chancery Clerk of DeSoto County, Mississippi.

5-29-12

Being the same property conveyed to the grantors by deed being recorded simultaneously herewith.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 3rd day of May, 2012.

John C Morris IV Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

FM/F12-0812

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 12th day of September, 2008 and acknowledged on the 12th day of September, 2008, Lottie L Brown an unmarried woman, executed and delivered a certain Deed of Trust unto Charles E. Tonkin, II, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Mortgage Investors Group, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2947 at Page 565; and

WHEREAS, on the 22nd day of December, 2010, Mortgage Electronic Registration Systems, Inc. as nominee for Mortgage Investors Group, assigned said Deed of Trust unto Wells Fargo Bank, N.A., by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3257 at Page 716; and

WHEREAS, on the 6th day of January, 2011, the Holder of said Deed of Trust substituted and appointed Sean A. Southern as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3267 at Page 458; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 35 of Section B, Trinity Park PUD, situated in Section 9, Township 2 South, Range 6 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 104, Pages 14 and 15, and Slide A-33, in the office of the Chancery Clerk of Desoto County, Mississippi. Being the same property conveyed to the Grantors by deed being recorded simultaneously herewith.

5-29-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 28th day of March, 2012.

Sean A. Southern Substitute Trustee 2309 Oliver Road

Monroe, LA 71201 (318) 330-9020

FM/F10-3300

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 19th day of March, 2008 and acknowledged on the 19th day of March, 2008, Marquerita R Martin, unmarried, executed and delivered a certain Deed of Trust unto Barbara Gardner, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for American Financial Resources, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2874 at Page 650; and

WHEREAS, on the 24th day of February, 2012, Mortgage Electronic Registration Systems, Inc. as nominee for American Financial Resources, Inc., assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3405 at Page 186; and

WHEREAS, on the 13th day of April, 2012, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3428 at Page 537; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 27, Magnolia Trace Subdivision, located in Section 35, Township 1 South, Range 6 West, as shown by Plat of record in Plat Book 49, Page 33, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description. Being the same property conveyed to Marquerita R Martin, a single person, by Warranty Deed of record at Book 517, Page 204, in the Chancery Clerk's office of Desoto County, Mississippi

5-29-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 2nd day of May, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F12-0766

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 31st day of March, 2003, and acknowledged on the 3rd day of April, 2003, Gene F. Blinstrup and wife, Brenda J. Blinstrup, executed and delivered a certain Deed of Trust unto William H. Glover, Jr., Trustee for Wells Fargo Home Mortgage, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1695 at Page 588; and

WHEREAS, on the 17th day of April, 2012, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3429 at Page 400; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 140, Section D-1, Henry's Plantation Subdivision, in Section 22, T1S, R6W, DeSoto County, Mississippi, as per Plat thereof recorded in Plat Book 80, Page 2, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 2nd day of May, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

ksw/F11-2535

PUBLISH: 5-8-12 / 5-15-12 / 5-22-12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 20th day of December, 2006, and acknowledged on the 20th day of December, 2006, Jerlean Simmons a/k/a Jerlean Simmon, executed and delivered a certain Deed of Trust unto O'Brien Law Firm, LLC, Trustee for Citizens Home Mortgage, LLC, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2629 at Page 64; and

WHEREAS, by various assignments on record said Deed of Trust was ultimately assigned to HSBC Bank USA, National Association, as Trustee for WFASC Home Equity Asset-Backed Certificates, Series 2007-1, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2854 at Page 331; and

WHEREAS, on the 18th day of February, 2008, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2858 at Page 177; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 1574, Section C, South DeSoto Village Subdivision, in Section 33, Township 1 South, Range 8 West in the City of Horn Lake, in DeSoto County, Mississippi, as shown by the plat appearing of record in Plat Book 10, Pages 3-8, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 2nd day of May, 2012.

Emily Kaye Courteau Substitute Trustee

2309 Oliver Road

Monroe, LA 71201

(318) 330-9020

tdp/F08-0044

PUBLISH: 5.8.12/5.15.12/5.22.12

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 14th day of September, 2004 and acknowledged on the 14th day of September, 2004, Jay E. King, Sr., an unmarried person, executed and delivered a certain Deed of Trust unto William L. Guice, III, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for SouthTrust Mortgage Corporation, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2071 at Page 0001; and

WHEREAS, on the 11th day of August, 2010, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto Wells Fargo Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3198 at Page 539 and rerecorded in DK T Book 3205 at Page 348; and

WHEREAS, on the 26th day of August, 2010, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DKT Book 3205 at Page 349; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 112, Phase B, Stone Creek Subdivision of Plum Point Villages Planned Unit Development, in Section 1, Township 2 South, Range 8 West and Section 6, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat of record in Plat Book 57, Pages 26-27, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said property.

5-29-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 30th day of April, 2012.

Emily Kaye Courteau Substitute Trustee

2309 Oliver Road Monroe, LA 71201

(318) 330-9020

FM/F10-2126

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 23rd day of January, 2006 and acknowledged on the 23rd day of January, 2006, April D. Knight-Shamblin, unmarried, executed and delivered a certain Deed of Trust unto Recon Trust, Trustee for Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2412 at Page 56; and

WHEREAS, on the 14th day of January, 2011, Mortgage Electronic Registration Systems, Inc. as nominee for Countrywide Home Loans, Inc., assigned said Deed of Trust unto BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3266 at Page 161; and

WHEREAS, on the 11th day of April, 2012, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3427 at Page 267; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

The following described land situated in Desoto, Mississippi: Lot 28, Section A, Magnolia Lakes Subdivision, in Section 35, Township 1 South, Range 6 West, Desoto County, Mississippi, as per plat thereof recorded in Plat Book 59, Pages 1-4, in the Office of the Chancery Clerk of Desoto County, Mississippi.

5-29-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 1st day of May, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road

Monroe, LA 71201 (318) 330-9020

FM/F12-0770

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 27th day of September, 2002 and acknowledged on the 27th day of September, 2002, Debbie T. Cavette, a married person, joined herein by Bobby J. Cavette, executed and delivered a certain Deed of Trust unto Wells Fargo Escrow Co., LLC, Trustee for Wells Fargo Home Mortgage, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 1578 at Page 434; and

WHEREAS, on the 11th day of October, 2010, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3227 at Page 432; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 29, Section "A", Creekside Subdivision, located in Section 17, Township 3 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 76, Pages 10-11, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 1st day of May, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

5-29-12

FM/F10-1270

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 18th day of December, 2006 and acknowledged on the 18th day of December, 2006, Richard D Holcomb and Carrie A Holcomb, husband and wife, executed and delivered a certain Deed of Trust unto Wells Fargo Escrow Co., LLC, Trustee for Wells Fargo Bank, NA, Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2629 at Page 176; and

WHEREAS, on the 3rd day of August, 2007, Wells Fargo Bank, NA successor by merger to Wells Fargo Home Mortgage, Inc., assigned said Deed of Trust unto U.S. Bank, NA, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2779 at Page 550; and

WHEREAS, on the 1st day of March, 2010, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3138 at Page 501; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 23, Heritage Commons Subdivision, situated in Section 26, Township 1 South, Range 8 West, DeSoto County, MS, as per plat of record in Plat Book 91, Page 26, in the Chancery Clerk's office of DeSoto County, MS.

5-29-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 30th day of April, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201

(318) 330-9020

FM/F10-0310

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 4th day of January, 2008 and acknowledged on the 4th day of January, 2008, Brian Payne and Carrie A. Payne, executed and delivered a certain Deed of Trust unto PRLAP, Inc., Trustee for Bank of America, N.A., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2855 at Page 344; and

WHEREAS, on the 18th day of October, 2010, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3229 at Page 144; and

WHEREAS, the subject deed of trust was reformed by judgment rendered in the matter styled "Bank of America, N.A. and Emily Kaye Courteau, Substituted Trustee et al v. Brian Payne and Carrie A. Payne, et al", Cause No. 11-06-1138 of the Chancery Court of DeSoto County, Mississippi, rendered on the 7th day of March, 2012, said judgment reforming the full interest n the Subject Propety, including all interests owned by Brian Payne and/or Carrie A. Payne in the Subject Property.

Contained in the aforesaid deed of trust; said judgment appearing in the DeSoto County land records in DK T Book 3,412 Page 196; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 145, Section A, Revised Southaven Subdivision, located in Section 14, Township 1 South, Range 8 West in DeSoto County as shown on plat of record in Plat Book 2, Page 4-5, in the Chancery Clerk's Office of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said lot.

5-29-12

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 30th day of April, 2012.

Emily Kaye Courteau Substitute Trustee 2309 Oliver Road Monroe, LA 71201 (318) 330-9020

FM/F10-2733

STATE OF MISSISSIPPI COUNTY OF DeSoto

WHEREAS, on the 11th day of November, 2005 and acknowledged on the 11th day of November, 2005, Lawyer Farley aka Lawyer Tarez Farley, a single person, executed and delivered a certain Deed of Trust unto ReconTrust Company, NA, Trustee for Mortgage Electronic Registration Systems, Inc., as nominee for Countrywide Home Loans, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2352 at Page 88; and

WHEREAS, on the 24th day of August, 2011, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto The Bank of New York Mellon fka The Bank of New York as Trustee for The Certificateholders of The CWABS, Inc., Asset-backed Certificates, Series 2005-17, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3336 at Page 755; and

WHEREAS, on the 13th day of December, 2011, the Holder of said Deed of Trust substituted and appointed Michael Jedynak as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in DK T Book 3407 at Page 177; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 29th day of May, 2012, I will during the lawful hours of between 11:00 a.m. and 4:00 p.m., at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South of the DeSoto County Courthouse at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 31, Southern Pines Subdivision, in Section 31, Township 1 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 21, Pages 43-46, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I will only convey such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this 25th day of April, 2012.

Mighael Jedynak Substitute Trustee

2309 Oliver Road Monroe, LA 71201

(318) 330-9020

FM/F11-1986

PUBLISH: 5-8-12 / 5-15-12 / 5-22-12

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 12th day of November, 2004, Mark Daughtry and Tammy J. Daughtry, executed a Deed of Trust to Yvette Binn-Graham, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2127 at Page 443 thereof; and

WHEREAS, said Deed of Trust was assigned to Freedom Mortgage Corporation, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3425 at Page 67 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3425 at Page 69 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 29th day of May, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, towit:

The land and all improvements thereon, lying and being situated in DeSoto County, Mississippi, more particularly described as follows: Lot 2219, Section K, Southaven West Subdivision, in Section 27, Township 1 South, Range 8 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 4, Pages 4-5, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 1st day of May, 2012.

BRADLEY P. JONES SUBSTITUTE TRUSTEE

5-29-12

PREPARED BY:

ADAMS & EDENS POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508

A&E File #12-00112

PUBLISH: 05/08/2012, 05/15/2012, 05/22/2012

A&E #12-00112

1

5-29-12

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 4th day of August, 2000, Jonathan C. Moore, executed a Deed of Trust to D. B. Bridgforth, Trustee for the use and benefit of Franklin Mortgage Funding, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 1237 at Page 237 and re-recorded in Book 1251 at Page 395 thereof; and

WHEREAS, said Deed of Trust was assigned to CitiFinancial Mortgage Company, Inc., by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 1313 at Page 595, re-recorded in Book 3057 at Page 719 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3194 at Page 659 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 29th day of May, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 10, Section C, Pap's Place, situated in Section 23, Township 3 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 70, Page 3, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 2nd day of Ma

BRADIEY P. JONES

SUBSTITUTE TRUSTEE

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #12-01148

PUBLISH: 05/08/2012, 05/15/2012, 05/22/2012

A&E #12-01148

1

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 30th day of August, 2002, Stanley L. Goodman, executed a Deed of Trust to Ashley Roach, Trustee for the use and benefit of National City Mortgage Co., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 1557 at Page 589 thereof; and

WHEREAS, the property described in said deed of trust was conveyed to Stanley L. Goodman and Jeanne W. Ruderman by instrument, on file and of record in the office of the aforesaid Chancery Clerk in Book 429 at Page 790 thereof; and

WHEREAS, the property described in said deed of trust was conveyed to Stanley L. Goodman and Jeanne W. Ruderman, Trustees of the Goodman-Ruderman Family Trust by instrument on file and of record in the office of the aforesaid Chancery Clerk in Book 432 at Page 603 thereof; and

WHEREAS, the property described in said deed of trust was conveyed to Paul Shane, as Trustee of the Goodman-Ruderman Children's Trust by instrument on file and of record in the office of the aforesaid Chancery Clerk in Book 596 at Page 578 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3419 at Page 759 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 29th day of May, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 69, Section B, Kaitlyn Ridge, situated in Section 4, Township 2 South, Range 9 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 71, Pages 43-44, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

5-29-12

A&E #12-00310

WITNESS my signature, on this the 1st day of May, 2012.

BRADLEY P. JONES
SUBSTITUTE TRUSTEE

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #12-00310

PUBLISH: 05/08/2012, 05/15/2012, 05/22/2012

5-29-12

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 3rd day of July, 2007, Carl Carlisle, executed a Deed of Trust to Robin Glynn, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2751 at Page 102 thereof; and

WHEREAS, said Deed of Trust was ultimately assigned to Bank of America, N.A. successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3416 at Page 300 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3426 at Page 27 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 29th day of May, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 23, Section A, Encore PUD, situated in Section 5 & 8, Township 2 South, Range 9 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 98, Pages 46-47, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 1st day of May, 2012.

BRADLEY P. JONES

SUBSTITUTE TRUSTEE

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508

A&E File #12-01078

PUBLISH: 05/08/2012, 05/15/2012, 05/22/2012

A&E #12-01078

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5-29-12

TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 9th day of August, 2004, Angela Dawn Brower and Michael Brower, executed a Deed of Trust to Lem Adams, III, Trustee for the use and benefit of H&R Block Mortgage Corporation, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2050 at Page 375 thereof; and

WHEREAS, said Deed of Trust was ultimately assigned to Wells Fargo Bank, N.A., as Trustee for Option One Mortgage Loan Trust 2004-3, Asset-Backed Certificates, Series 2004-3, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3425 at Page 65 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Lem Adams, III, Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 29th day of May, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Lot 23, The Willows of Horn Lake, in Section 35, Township 1 South, Range 8 West, as per plat thereof recorded in Plat Book 35, Page 44, in the Office of the Chancery Clerk of Desoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Trustee.

WITNESS my signature, on this the 1st day of May, 2012.

LEM ADAMS, III

TRUSTEE

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #12-00874

PUBLISH: 05/08/2012, 05/15/2012, 05/22/2012

A&E #12-00874

1

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 14th day of March, 2008, Ronnie Seaman, Jr. and Skye Seaman, executed a Deed of Trust to Dennis P. Schwartz, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2874 at Page 1 thereof; and

WHEREAS, said Deed of Trust was assigned to Flagstar Bank, FSB, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3263 at Page 550, corrected and re-recorded in Book 3419 at Page 764 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3185 at Page 4, corrected and rerecorded in Book 3419 at Page 761 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 29th day of May, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, towit:

Lot 63, Section F, Pinehurst Subdivision, located in Section 10, Township 2 South, Range 7 West, Desoto County, Mississippi, as recorded in Plat Book 47, Pages 22-23, in the Office of the Chancery Clerk of Desoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 2nd day of May, 2012.

SUBSTITUTE TRUSTEE

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400

BRANDON, MISSISSIPPI 39043

(601) 825-9508 A&E File #12-01230 5.29-12

PUBLISH: 05/08/2012, 05/15/2012, 05/22/2012 A&E #12-01230

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on September 30, 2003, Sebrun A. Branch and Lakeyia S. Branch executed a certain deed of trust to Barbara Zirilli, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as Nominee for GMAC Mortgage Croporation, which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 1840 at Page 312; and

WHEREAS, said Deed of Trust was subsequently assigned to MidFirst Bank by instrument dated June 24, 2009 and recorded in Book 3053 at Page 9 of the aforesaid Chancery Clerk's office; and

WHEREAS, MidFirst Bank has heretofore substituted J. Gary Massey as Trustee by instrument dated April 17, 2012 and recorded in the aforesaid Chancery Clerk's Office in Book 3429 at Page 117; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, MidFirst Bank, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on May 29, 2012 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 238, Section "D", Edgewater Subdivision, located in Section 20, Township 3 South, Range 7 West, DeSoto County, Mississippi, as recorded in Plat Book 79, Page 6, in the office the Chancery Clerk of DeSoto County, Mississippi

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 3rd day of May, 2012.

J. Gary Massey

SUBSTITUTED TRUSTEE

Shapiro & Massey, L.L.C. 1910 Lakeland Drive Suite B Jackson, MS 39216 (601)981-9299

1048 Greenwich Drive Hernando, MS 38632 09-102816DT

Publication Dates: May 8, 15 and 22, 2012

SUBSTITUTED TRUSTEE'S NOTICE OF SALE

WHEREAS, on August 14, 2006, Timothy Oswald and Missy Oswald, husband and wife, executed a certain deed of trust to Lenders Title & Escrow, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2547 at Page 148 and modified in Book 3196 at Page 537; and

WHEREAS, said Deed of Trust was subsequently assigned to Citibank, N.A., as trustee for the Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-HE2 by instrument dated January 31, 2012 and recorded in Book 3404 at Page 575 of the aforesaid Chancery Clerk's office; and

WHEREAS, Citibank, N.A., as trustee for the Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-HE2 has heretofore substituted J. Gary Massey as Trustee by instrument dated March 29, 2012 and recorded in the aforesaid Chancery Clerk's Office in Book 3428 at Page 661; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Citibank, N.A., as trustee for the Merrill Lynch Mortgage Investors Trust, Mortgage Loan Asset-Backed Certificates, Series 2007-HE2, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, J. Gary Massey, Substituted Trustee in said deed of trust, will on May 29, 2012 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 155, Section "A", in Southaven Subdivision, situated in Section 14, Township 1 South, Range 8 West, as per plat thereof recorded in Plat Book 2, Pages 4-5, in the office of the Chancery Clerk of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 2nd day of May, 2012.

J. Gary Massey

SUBSTITUTED TRUSTEE

Shapiro & Massey, L.L.C. 1910 Lakeland Drive Suite B Jackson, MS 39216 (601)981-9299

1486 Staunton Drive Southaven, MS 38671 11-004185DT

Publication Dates: May 8, 15 and 22, 2012

SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on the 28th day of April, 2006, Rhonda Kennedy, executed a Deed of Trust to Jim B. Tohill, Trustee for the use and benefit of Ameriquest Mortgage Company, which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2504 at Page 473 thereof; and

WHEREAS, said Deed of Trust was assigned to U.S. Bank National Association, as Trustee of Citigroup Mortgage Loan Trust, Asset Backed Pass Through Certificates, Series 2006-AMC1, under the Pooling and Servicing Agreement dated as of September 1, 2006, by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 2819 at Page 205 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3423 at Page 672 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 29th day of May, 2012, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, towit:

Lot 54, Section B, Alden Station Subdivision, located in Section 11, Township 2 South, Range 7 West, as shown on plat of said subdivision of record in Plat Book 53, Page 38 in the office of the Chancery Clerk of DeSoto County, Mississippi, to which plat reference is hereby made for a more particular description of said lot.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 1st day of May

BRADLEYP. JONES SUBSTITUTE TRUSTEE

5-29-12

PREPARED BY:

ADAMS & EDENS

POST OFFICE BOX 400 BRANDON, MISSISSIPPI 39043

(601) 825-9508

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